

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Keith Charles Stuart
Helene Carrie Stuart
Debtors

Case No. 15-03163-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 42

Date Rcvd: Sep 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2018.

db/jdb +Keith Charles Stuart, Helene Carrie Stuart, 3113 Hollow Drive,
East Stroudsburg, PA 18301-8120
4674694 ABSOLUTE RESOLUTIONS VI/CAPITAL ONE, C/O PRESSLER AND PRESSLER LLP, 7 ENTIN ROAD,
PARSIPPANY, NJ 07054-5020
4674696 +BERKHEIMER TAX ADMINISTRATOR, ATTN MELISSA RISSMILLER, 50 NORTH SEVENTH STREET,
BANGOR, PA 18013-1731
4674697 BLUE MOUNTAIN LAKE CLUB, C/O YOUNG & HAROS LLC, 802 MAIN STREET,
STROUDSBURG, PA 18360-1602
4711257 Berkheimer Associates, Agent for Stroud Township, c/o David R. Gordon, 1883 Jory Road,
Pen Argyl, PA 18072
4674702 +COMMERCIAL ACCEPTANCE, PO BOX 3268, SHIREMANSTOWN, PA 17011-3268
4732240 +Collins Asset Group LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083
4674703 FAMILY CARE CENTERS INC, PO BOX 827658, PHILA., PA 19182-7658
4674711 +MERCER TRUST COMPANY, PO BOX 9754, PROVIDENCE, RI 02940-9754
4674712 NEW YORK LIFE, PO BOX 6916, CLEVELAND, OH 44101-1916
4674717 +PNC BANK, PO BOX 3180, PITTSBURGH, PA 15230-3180
4674715 +PNC BANK, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
4674716 PNC BANK, C/O UDREN LAW OFFICES, 111 WOODCREST RD SUITE 200, CHERRY HILL, NJ 08003-3620
4681980 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
4705822 +PNC BANK, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive,
Miamisburg, OH 45342-5421
4674718 +PNC CARD SERVICES, PO BOX 856177, LOUISVILLE, KY 40285-6177
4674719 +POCONO EMERG PHYSICIANS, C/O NCO FINANCIAL SVCS/99, PO BOX 15636,
WILMINGTON, DE 19850-5636
4674721 +SAINT BARNABAS MED CTR, C/O PFS GROUP, 2600 NORTH LOOP W STE 150, HOUSTON, TX 77092-8916
4674693 +VINCENT RUBINO, ESQ., NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WO, 712 MONROE STREET,
STROUDSBURG, PA 18360-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: Q3G.COM Sep 13 2018 22:58:00 Quantum3 Group LLC as agent for,
ABSOLUTE RESOLUTIONS VI LLC, PO Box 788, Kirkland, WA 98083-0788
4674695 +EDI: GMACFS.COM Sep 13 2018 22:58:00 ALLY FINANCIAL, PO BOX 380901,
BLOOMINGTON, MN 55438-0901
4731487 EDI: RECOVERYCORP.COM Sep 13 2018 22:58:00 Absolute Resolutions VI, LLC,
c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, Florida 33131-1605
4679415 EDI: GMACFS.COM Sep 13 2018 22:58:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
4674698 +EDI: CAPITALONE.COM Sep 13 2018 22:58:00 CAPITAL ONE, PO BOX 30253,
SALT LAKE CITY, UT 84130-0253
4674699 +EDI: CHASE.COM Sep 13 2018 22:58:00 CHASE BANK USA, PO BOX 15298,
WILMINGTON, DE 19850-5298
4674700 +EDI: CHASE.COM Sep 13 2018 22:58:00 CHASE FREEDOM, PO BOX 15298,
WILMINGTON, DE 19850-5298
4674701 +EDI: CHASE.COM Sep 13 2018 22:58:00 CHASE/BANK ONE, PO BOX 15298,
WILMINGTON, DE 19850-5298
4674704 +EDI: CITICORP.COM Sep 13 2018 22:58:00 HOME DEPOT CITIBANK, PO BOX 6497,
SIOUX FALLS, SD 57117-6497
4674705 +EDI: HFC.COM Sep 13 2018 22:58:00 HOUSEHOLD CREDIT SERVICES, PO BOX 98706,
LAS VEGAS, IL 89193-8706
4674708 +EDI: HFC.COM Sep 13 2018 22:58:00 HSBC BANK, PO BOX 9, BUFFALO, NY 14240-0009
4674707 +EDI: HFC.COM Sep 13 2018 22:58:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253
4674706 +EDI: MID8.COM Sep 13 2018 22:58:00 HSBC BANK, C/O MIDLAND FUNDING, 8875 AERO DR STE 200,
SAN DIEGO, CA 92123-2255
4674709 EDI: IRS.COM Sep 13 2018 22:58:00 INTERNAL REVENUE SERVICE, CENTRAL INSOLVENCY INSOLVENCY,
PO BOX 7346, PHILA., PA 19101-7346
4674710 +EDI: TSYS2.COM Sep 13 2018 22:58:00 MACYS, PO BOX 8218, MASON, OH 45040-8218
4674714 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2018 18:56:32 PA DEPT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4674720 +EDI: PRA.COM Sep 13 2018 22:58:00 PORTFOLIO RECOVERY/HSBC, C/O CARRIE BROWN ESQ,
120 CORPORATE BLVD, NORFOLK, VA 23502-4952
4676924 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2018 18:56:32
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4689543 EDI: RECOVERYCORP.COM Sep 13 2018 22:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4674722 +EDI: SEARS.COM Sep 13 2018 22:58:00 SEARS/CITIBANK, PO BOX 6282,
SIOUX FALLS, SD 57117-6282
4674723 +EDI: CITICORP.COM Sep 13 2018 22:58:00 THE HOME DEPOT/CBNA, PO BOX 6497,
SIOUX FALLS, SD 57117-6497
4674724 +EDI: HFC.COM Sep 13 2018 22:58:00 UNION PLUS CARD, HOUSEHOLD CREDIT SVCS, PO BOX 98706,
LAS VEGAS, NV 89193-8706

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4674725 EDI: HFC.COM Sep 13 2018 22:58:00 UNION PLUS CREDIT CARD, PO BOX 80027,
SALINAS, CA 93912-0027

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4674692* +HELENE CARRIE STUART, 3113 HOLLOW DRIVE, EAST STROUDSBURG, PA 18301-8120
4674691* +KEITH CHARLES STUART, 3113 HOLLOW DRIVE, EAST STROUDSBURG, PA 18301-8120
4674713* NEW YORK LIFE, PO BOX 6916, CLEVELAND, OH 44101-1916

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
J. Zac Christman on behalf of Debtor 2 Helene Carrie Stuart jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com
J. Zac Christman on behalf of Debtor 1 Keith Charles Stuart jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor PNC Bank, National Association tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Keith Charles Stuart
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman
williams.com
Vincent Rubino on behalf of Debtor 2 Helene Carrie Stuart
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman
williams.com

TOTAL: 10

Information to identify the case:

Debtor 1 **Keith Charles Stuart**
First Name Middle Name Last Name
Debtor 2 **Helene Carrie Stuart**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:15-bk-03163-JJT**

Social Security number or ITIN **xxx-xx-4751**
EIN --
Social Security number or ITIN **xxx-xx-4337**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith Charles Stuart
aka Keith C. Stuart, aka Keith Stuart

Helene Carrie Stuart
aka Helene Stuart, aka Helene C. Stuart, aka Helene
McFarlane, aka Helene C. McFarlane, aka Helene Carrie
McFarlane

By the
court:

September 13, 2018



Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.